

VALLEY COMMUNITY BANK

	CPP Disbursement Date 01/09/2009	Cert 34689	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$221	\$207	-6.4%		
Loans	\$180	\$167	-7.2%		
Construction & development	\$28	\$25	-10.3%		
Closed-end 1-4 family residential	\$14	\$14	0.4%		
Home equity	\$23	\$22	-5.5%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	46.9%		
Commercial & Industrial	\$28	\$22	-21.8%		
Commercial real estate	\$81	\$81	-1.0%		
Unused commitments	\$38	\$36	-2.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-76.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$11	\$16	44.8%		
Cash & balances due	\$23	\$16	-30.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$197	\$183	-7.2%		
Deposits	\$188	\$176	-6.6%		
Total other borrowings	\$7	\$5	-35.3%		
FHLB advances	\$7	\$4	-42.9%		
Equity					
Equity capital at quarter end	\$24	\$24	-0.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.5%	11.0%	--		
Tier 1 risk based capital ratio	12.3%	13.2%	--		
Total risk based capital ratio	13.5%	14.4%	--		
Return on equity ¹	-8.7%	-10.5%	--		
Return on assets ¹	-1.0%	-1.2%	--		
Net interest margin ¹	5.1%	4.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans})	175.0%	33.1%	--		
Loss provision to net charge-offs (qtr)	104.7%	71.9%	--		
Net charge-offs to average loans and leases ¹	5.7%	6.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	5.5%	13.7%	3.2%	5.9%	--
Closed-end 1-4 family residential	0.0%	20.0%	2.9%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	3.8%	0.0%	--
Commercial & Industrial	0.2%	0.2%	4.6%	0.7%	--
Commercial real estate	0.1%	1.7%	0.1%	0.7%	--
Total loans	1.3%	6.2%	1.4%	1.7%	--